

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

**MARQUETTE YOUNG**

1400 Crestline Avenue, Apt. 307  
Cleveland, OH 44109

Plaintiff,

V.

**FIRSTSOURCE ADVANTAGE, LLC**

c/o CT Corporation System  
1300 East Ninth Street  
Cleveland, Ohio 44114

Defendant.

) Case No: 1:14-cv-741  
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)  
) JURY DEMAND REQUESTED  
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)  
) **CIVIL COMPLAINT**  
) **(Unlawful Debt Collection Practices)**  
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## COMPLAINT

PLAINTIFF, MARQUETTE YOUNG (Plaintiff), by her attorneys, KAHN AND ASSOCIATES, L.L.C., alleges the following against DEFENDANT, FIRST SOURCE SOLUTION, LLC

## INTRODUCTION

1. Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, *15 U.S.C. 1692 et seq.* (FDCPA).

## JURISDICTION AND VENUE

2. Jurisdiction of this court arises pursuant to *15 U.S.C. 1692k(d)*, which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy,” and *28 U.S.C. 1367* grants this court supplemental jurisdiction over the state claims contained therein.
3. Because Defendant conducts business in Ohio, personal jurisdiction is established.
4. Venue is proper pursuant to *28 U.S.C. 1391(b)(2)*.

### **PARTIES**

5. Plaintiff is a natural person who resides in the City of Cleveland, Cuyahoga County, Ohio and is allegedly obligated to pay a debt, and Plaintiff is a “consumer” as that term is defined by *15 U.S.C. 1692a(3)*.
6. Pursuant to the definitions outlined in *15 U.S.C. 1692a(1-6)*, Defendant is a debt collector and sought to collect a consumer debt from Plaintiff which was allegedly due and owing from Plaintiff, and Plaintiff is a consumer debtor.
7. Defendant is a New York corporation and debt collector with an office in Buffalo, New York.
8. Defendant uses instrumentalities of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another and is a "debt collector" as that term is defined by *15 U.S.C. § 1692a(6)*.
9. Defendant is a collection agency that in the ordinary course of business, regularly, on behalf of itself or others, engages in debt collection.

### **FACTUAL ALLEGATIONS**

10. Defendant, using telephone number 716.564.4336, places frequent calls to the Plaintiff at telephone number 216.862.7814, seeking contact or other information regarding an alleged consumer debtor Defendant identified as “Marvel Young.”

11. Plaintiff has informed Defendant on several occasions that she is not “Marvel Young” and does not know how to contact the person Defendant is seeking to contact. Plaintiff has also requested to be put on Defendant’s no contact list. Defendant has told Plaintiff multiple times that her name will be placed on the list, yet Defendant continues to call her.
12. Defendant places calls to Plaintiff on a daily basis, sometimes up to four times per day through May 2013. Defendant is placing these calls to Plaintiff for the purposes of annoyance or harassment.

### **COUNT I**

#### **DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT**

13. Defendant violated the FDCPA based on the following:
  - a. Defendant violated §1692b(3) by, in a communication with a person other than the consumer, communicating with that person more than once unless requested to do so by that person, or without the reasonable belief that the earlier response was erroneous or incomplete and that the person now has correct or complete location information.
  - b. Defendant violated §1692d by engaging in conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt.
  - c. Defendant violated §1692d(5) by causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number.

WHEREFORE, Plaintiff, Marquette Young, respectfully requests judgment be entered against Defendant, for the following:

14. Statutory damages of \$1000.00 pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*,
15. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*
16. Any other relief that this Honorable Court deems appropriate.

**DEMAND FOR JURY TRIAL**

Plaintiff, Marquette Young, requests a jury trial in this case.

RESPECTFULLY SUBMITTED,

KAHN & ASSOCIATES, L.L.C.

*/s/ J. Daniel Scharville*

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**J. DANIEL SCHARVILLE (0071132)**

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